America

Company Tracking Number: 2008-11-0102

TOI: 17.0 Other Liability-Occ/Claims Made Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: Wrap+ Liability Form filing for Health Care 2008-11-0102

Project Name/Number: Wrap+ Liability Form filing for Health Care 2008-11-0102/2008-11-0102

# Filing at a Glance

Company: Travelers Casualty and Surety Company of America

Product Name: Wrap+ Liability Form filing for SERFF Tr Num: TRVE-125960032 State: Arkansas

Health Care 2008-11-0102

TOI: 17.0 Other Liability-Occ/Claims Made SERFF Status: Closed State Tr Num: EFT \$50

Sub-TOI: 17.0000 Other Liability Sub-TOI

Co Tr Num: 2008-11-0102

State Status: Fees verified and

Combinations received

Filing Type: Form Co Status: Reviewer(s): Edith Roberts, Brittany

Yielding

Authors: Socorro Armstrong, Disposition Date: 01/09/2009

Theresa Lavenburg, Michelle Smith

Cotto, Sonia Worrell, Timothy Bengston, Celina Caez

Date Submitted: 12/23/2008 Disposition Status: Approved

Effective Date Requested (New): 12/22/2008 Effective Date (New):

Effective Date Requested (Renewal): 12/22/2008 Effective Date (Renewal):

State Filing Description:

# **General Information**

Project Name: Wrap+ Liability Form filing for Health Care 2008-11-0102 Status of Filing in Domicile: Project Number: 2008-11-0102 Domicile Status Comments:

Reference Organization: Reference Number:

Reference Title: Advisory Org. Circular:

Filing Status Changed: 01/09/2009

State Status Changed: 01/09/2009 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

2008-11-0102

Wrap+ for Health Care Organizations

Other Liability

America

Company Tracking Number: 2008-11-0102

TOI: 17.0 Other Liability-Occ/Claims Made Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: Wrap+ Liability Form filing for Health Care 2008-11-0102

Project Name/Number: Wrap+ Liability Form filing for Health Care 2008-11-0102/2008-11-0102

Form Filing

Travelers Casualty and Surety Company of America 3548-31194 06-0907370

In compliance with the insurance laws and regulations of your state, we submit an enhancement to our current Wrap+ for Health Care Organizations, which was approved by your department on June 1, 2008, under our company filing number 2007-11-0007 and department file number TRVE-125519954.

This filing consists of several new endorsements for general use with our Wrap+ for Health Care Organizations program. The submitted endorsements broaden coverage and will be offered and issued at the insured's option.

Please refer to the enclosed memo which illustrates the usage of the forms.

There is no rating impact as a result of this filing.

The following are enclosed to facilitate your review:

- Form listing and final prints of the form;
- Applicable state filing forms and fees.

We propose to implement this filing with an effective date of January 21, 2009 for both new business and renewals.

# **Company and Contact**

#### **Filing Contact Information**

Michelle Smith Cotto, Regulatory Analyst
One Tower Square
Hartford, CT 06183
MSMITHCO@travelers.com
(860) 277-2345 [Phone]
(860) 235-4951[FAX]

**Filing Company Information** 

Travelers Casualty and Surety Company of CoCode: 31194 State of Domicile: Connecticut

America

One Tower Square Group Code: 3548 Company Type:

SERFF Tracking Number: TRVE-125960032 State: Arkansas

Filing Company: Travelers Casualty and Surety Company of

State Tracking Number: EFT \$50

America

Company Tracking Number: 2008-11-0102

TOI: 17.0 Other Liability-Occ/Claims Made Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: Wrap+ Liability Form filing for Health Care 2008-11-0102

Project Name/Number: Wrap+ Liability Form filing for Health Care 2008-11-0102/2008-11-0102

2S2B

Hartford, CT 06183 Group Name: State ID Number:

(860) 277-0179 ext. [Phone] FEIN Number: 06-0907370

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America

Company Tracking Number: 2008-11-0102

TOI: 17.0 Other Liability-Occ/Claims Made Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: Wrap+ Liability Form filing for Health Care 2008-11-0102

Project Name/Number: Wrap+ Liability Form filing for Health Care 2008-11-0102/2008-11-0102

# **Filing Fees**

Fee Required? Yes

Fee Amount: \$50.00 Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Travelers Casualty and Surety Company of \$50.00 12/23/2008 24686171

America

America

Company Tracking Number: 2008-11-0102

TOI: 17.0 Other Liability-Occ/Claims Made Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: Wrap+ Liability Form filing for Health Care 2008-11-0102

Project Name/Number: Wrap+ Liability Form filing for Health Care 2008-11-0102/2008-11-0102

# **Correspondence Summary**

# **Dispositions**

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	01/09/2009	01/09/2009

 SERFF Tracking Number:
 TRVE-125960032
 State:
 Arkansas

 Filing Company:
 Travelers Casualty and Surety Company of
 State Tracking Number:
 EFT \$50

America

Company Tracking Number: 2008-11-0102

TOI: 17.0 Other Liability-Occ/Claims Made Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: Wrap+ Liability Form filing for Health Care 2008-11-0102

Project Name/Number: Wrap+ Liability Form filing for Health Care 2008-11-0102/2008-11-0102

# **Disposition**

Disposition Date: 01/09/2009

Effective Date (New): Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

America

Company Tracking Number: 2008-11-0102

TOI: 17.0 Other Liability-Occ/Claims Made Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: Wrap+ Liability Form filing for Health Care 2008-11-0102

Project Name/Number: Wrap+ Liability Form filing for Health Care 2008-11-0102/2008-11-0102

Item Type	Item Name	Item Status	<b>Public Access</b>
Supporting Document	Uniform Transmittal Document-Property & Approved Casualty		Yes
Supporting Document	Explanatory Memorandum	Approved	Yes
Form	AMEND OTHER INSURANCE AND INDEMNIFICATION CONDITION ENDORSEMENT	Approved	Yes
Form	AMEND SEVERABILITY OF EXCLUSIONS ENDORSEMENT	Approved	Yes
Form	HIPAA VIOLATION COVERAGE RETENTION APPLICABLE TO DEFENSE EXPENSES ONLY ENDORSEMENT	Approved	Yes
Form	AMEND OTHER INSURANCE CONDITION ENDORSEMENT	Approved	Yes
Form	AMEND DEFINITION OF OUTSIDE ENTITY ENDORSEMENT	Approved	Yes
Form	INSURING AGREEMENT A. NON- RESCINDABILITY ENDORSEMENT	Approved	Yes

America

Company Tracking Number: 2008-11-0102

TOI: 17.0 Other Liability-Occ/Claims Made Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: Wrap+ Liability Form filing for Health Care 2008-11-0102

Project Name/Number: Wrap+ Liability Form filing for Health Care 2008-11-0102/2008-11-0102

# Form Schedule

Review	Form Name	Form #	Edition	Form Type Action	<b>Action Specific</b>	Readability	Attachment
Status			Date		Data		
Approved	AMEND OTHER INSURANCE AND INDEMNIFICATI ON CONDITION ENDORSEMENT	(10-08)		Endorseme New nt/Amendm ent/Conditi ons		0.00	HCD7026 1008.pdf
Approved	AMEND SEVERABILITY OF EXCLUSIONS ENDORSEMENT			Endorseme New nt/Amendm ent/Conditi ons		0.00	HCD7029 1208.pdf
Approved	HIPAA VIOLATION COVERAGE RETENTION APPLICABLE TO DEFENSE EXPENSES ONLY ENDORSEMENT			Endorseme New nt/Amendm ent/Conditi ons		0.00	HCD7030 1208.pdf
Approved	AMEND OTHER INSURANCE CONDITION ENDORSEMENT	(10-08)		Endorseme New nt/Amendm ent/Conditi ons		0.00	HCE7010 1008.pdf
Approved	AMEND DEFINITION OF OUTSIDE ENTITY ENDORSEMENT			Endorseme New nt/Amendm ent/Conditi ons		0.00	LIA7193 1008.pdf
Approved	INSURING AGREEMENT A. NON-	LIA-7195 (11-08)		Endorseme New nt/Amendm ent/Conditi		0.00	LIA7195 1108.pdf

America

Company Tracking Number: 2008-11-0102

TOI: 17.0 Other Liability-Occ/Claims Made Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: Wrap+ Liability Form filing for Health Care 2008-11-0102

Project Name/Number: Wrap+ Liability Form filing for Health Care 2008-11-0102/2008-11-0102

RESCINDABILIT ons

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**ENDORSEMENT** 

ISSUED BY: ISSUED TO:

**POLICY NO:** 

## THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

#### AMEND OTHER INSURANCE AND INDEMNIFICATION CONDITION ENDORSEMENT

This endorsement modifies the following:

Health Care Organization Directors, Officers and Trustees Liability

# It is agreed that:

The following replaces section **V. CONDITIONS,** D. OTHER INSURANCE AND INDEMNIFICATION of the **Liability Coverage**:

This **Liability Coverage** shall apply only as excess insurance over, and shall not contribute with: (1) Specified Other Insurance and Indemnification as set forth in the Specified Other Insurance and Indemnification schedule below; (2) any other valid and collectible insurance available to any **Insured**, including but not limited to any insurance under which there is a duty to defend, unless such insurance is specifically excess of this **Liability Coverage** by reference in such other policy to the Policy Number of this **Liability Policy**; (3) any self-insurance or self-insurance program of the **Insured**, or any self-insured retention obligation assumed by the **Insured** under any valid insurance, including but not limited to any health care professional liability insurance, any comprehensive general liability insurance, or any comprehensive liability insurance; or (4) indemnification to which an **Insured Person** is entitled from any **Outside Entity**. This **Liability Coverage** will not be subject to the terms of any other insurance.

#### **Specified Other Insurance and Indemnification**

Underlying Insurer:	<enter insurer="" underlying=""></enter>
Policy Number:	<enter number="" policy=""></enter>
Policy Description:	<enter description="" policy=""></enter>
Policy Period:	<enter period="" policy=""></enter>

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, exclusions or limitations of the above-mentioned policy, except as expressly stated herein. This endorsement is part of such policy and incorporated therein.

This endorsement is effective at the Inception Date stated in ITEM 2 of the Declarations or effective	at 12:01	A.M. on
, if indicated herein. Complete the following only when this endorsement is not prepared	with the	policy or
is to be effective on a date other than the Inception Date of the policy.		

Accepted by:	On behalf of the entity named in ITEM 1 of the Declarations.
	Authorized Company Representativ

## THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

#### AMEND SEVERABILITY OF EXCLUSIONS ENDORSEMENT

This endorsement modifies the following:

Health Care Organization Directors, Officers and Trustees Liability

It is agreed that:

The following replaces section IV. SEVERABILITY OF EXCLUSIONS.:

#### IV. SEVERABILITY OF EXCLUSIONS.

No conduct of any **Insured Person** shall be imputed to any other **Insured Person** to determine the application of any of the Exclusions set forth in Section III. EXCLUSIONS above. Solely with respect to Exclusion B. 1. set forth above, only the conduct of or knowledge possessed by the chairperson, chief executive officer, president, chief financial officer, inhouse general counsel, chief compliance officer, or **LLC Manager** of the **Insured Organization** or a functional equivalent thereof shall be imputed to the **Insured Organization** to determine if coverage is available.

Accepted by:	
	On behalf of the entity named in ITEM 1 of the Declarations.
	TILM I of the Decimations.
	Authorized Company Representative

ISSUED BY: ISSUED TO:

## THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**POLICY NO:** 

# HIPAA VIOLATION COVERAGE RETENTION APPLICABLE TO DEFENSE EXPENSES ONLY ENDORSEMENT

This endorsement modifies the following:

Health Care Organization Directors, Officers and Trustees Liability

It is agreed that:

The following is added to section III. CONDITIONS, B. RETENTION of the Liability Coverage Terms and Conditions:

If any **Claim** arises under a **HIPAA Violation**, the applicable Retention shall only apply to the **Defense Expenses** resulting from such **Claim**.

Accepted by:	On behalf of the entity named in ITEM 1 of the Declarations.
	Authorized Company Representative

## THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

#### AMEND OTHER INSURANCE CONDITION ENDORSEMENT

This endorsement modifies the following:

## **Health Care Organization Employment Practice Liability**

## It is agreed that:

The following replaces section IV. CONDITIONS, B. OTHER INSURANCE of the Liability Coverage:

Except for **Claims** against **Insured Persons** for **Wrongful Employment Practices** in their **Outside Positions**, this **Liability Coverage** shall apply only as excess insurance over, and shall not contribute with any:

- 1. fiduciary liability insurance or other insurance which applies to any claim for any violation of ERISA (other than Fiduciary Liability coverage, if purchased from the Company); or
- 2. insurance which applies to any **Claim**:
  - a. against an **Independent Contractor** or leased or temporary employee; or
  - b. for a **Third Party Wrongful Act**.

With respect to Claims against Insured Persons for Wrongful Employment Practices in their Outside Positions, this Liability Coverage shall apply only as excess insurance over, and shall not contribute with: (1) Specified Other Insurance and Indemnification as set forth in the Specified Other Insurance and Indemnification schedule below; (2) any other valid and collectible insurance available to any Insured, including but not limited to any insurance under which there is a duty to defend, unless such insurance is written specifically excess of this Liability Coverage by reference in such other policy to the Policy Number of this Liability Policy; (3) any self-insurance or self-insurance program of the Insured, or any self-insured retention obligation assumed by the Insured, under any valid insurance, including but not limited to any health care professional liability insurance, any comprehensive general liability insurance, or any comprehensive healthcare liability insurance; or (4) indemnification to which an Insured Person is entitled from any Outside Entity. This Liability Coverage will not be subject to the terms of any other insurance.

## **Specified Other Insurance and Indemnification**

Underlying Insurer:	<enter insurer="" underlying=""></enter>
Policy Number:	<enter number="" policy=""></enter>
Policy Description:	<enter description="" policy=""></enter>
Policy Period:	<enter period="" policy=""></enter>

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, exclusions or limitations of the above-mentioned policy, except as expressly stated herein. This endorsement is part of such policy and incorporated therein.

This endorsement is effective at the Inception Date stated in ITEM 2 of the Declarations or effective at 12:01 A.M. on \_\_\_\_\_\_, if indicated herein. Complete the following only when this endorsement is not prepared with the policy or is to be effective on a date other than the Inception Date of the policy.

HCE-7010 (10-08)

Accepted by:	
1 7	On behalf of the entity named in ITEM 1 of the Declarations.
	Authorized Company Representative

ISSUED BY: ISSUED TO:

**POLICY NO:** 

## THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

#### AMEND DEFINITION OF OUTSIDE ENTITY ENDORSEMENT

Thic	andargament	modifies	tha	f_11	atting
11118	endorsement	mountes	une	101	owing.

# <coverage part(s)>

## It is agreed that:

The following is added to section II. DEFINITIONS, "Outside Entity" of the Liability Coverage:

Outside Entity also means any Specified Outside Entity as set forth in the Specified Outside Entity schedule below.

## **Specified Outside Entity**

<enter< th=""><th>Outside</th><th>Entity</th><th>/character -</th><th>name&gt;</th></enter<>	Outside	Entity	/character -	name>

- <enter Outside Entity /character name>
- <enter Outside Entity character name>
- <enter Outside Entity /character name>
- <enter Outside Entity /character name>

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, exclusions or limitations of the above-mentioned policy, except as expressly stated herein. This endorsement is part of such policy and incorporated therein.

This endorsement is effective at the Inception Date stated in ITEM 2 of the Declarations or effective at 12:01 A.M. on \_\_\_\_\_\_, if indicated herein. Complete the following only when this endorsement is not prepared with the policy or is to be effective on a date other than the Inception Date of the policy.

Accepted by:	
	On behalf of the entity named in
	ITEM 1 of the Declarations.
	A 11 1 1 1 C P
	Authorized Company Representative

ISSUED BY: ISSUED TO:

**POLICY NO:** 

## THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

#### INSURING AGREEMENT A. NON-RESCINDABILITY ENDORSEMENT

This endorsement modifies the following:

## <coverage part(s)>

## It is agreed that:

The following replaces Section III. CONDITIONS, U. REPRESENTATIONS of the Liability Coverage Terms and Conditions:

#### U. NON-RESCINDABILITY

The **Insured** and the Company agree that the Company will not under any circumstances rescind section **I INSURING AGREEMENTS**, A. of this **Liability Coverage**. All **Insureds** acknowledge, however, that this **Liability Coverage** was issued in reliance upon the truthfulness and accuracy of the statements and representations in the **Application**. All **Insureds** further agree that the statements and representations contained in the **Application** are true and accurate and the **Liability Policy** was issued in reliance upon the truth and accuracy thereof.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, exclusions or limitations of the above-mentioned policy, except as expressly stated herein. This endorsement is part of such policy and incorporated therein.

,	nent is effective at the Inception Date sta , if indicated herein. Complete the follow , we on a date other than the Inception Date	ing only when this endorse	
Accepted by:	On behalf of the entity named in ITEM 1 of the Declarations.		

Authorized Company Representative

America

Company Tracking Number: 2008-11-0102

TOI: 17.0 Other Liability-Occ/Claims Made Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: Wrap+ Liability Form filing for Health Care 2008-11-0102

Project Name/Number: Wrap+ Liability Form filing for Health Care 2008-11-0102/2008-11-0102

# **Rate Information**

Rate data does NOT apply to filing.

America

Company Tracking Number: 2008-11-0102

TOI: 17.0 Other Liability-Occ/Claims Made Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: Wrap+ Liability Form filing for Health Care 2008-11-0102

Project Name/Number: Wrap+ Liability Form filing for Health Care 2008-11-0102/2008-11-0102

# **Supporting Document Schedules**

**Review Status:** 

Satisfied -Name: Uniform Transmittal Document- Approved 01/09/2009

**Property & Casualty** 

Comments:

Attachments:

2007 PC NAIC Transmittal (generic) (2).pdf

2007 NAIC Form List.pdf

**Review Status:** 

Satisfied -Name: Explanatory Memorandum Approved 01/09/2009

Comments: Attachments:

Arkansas.pdf

Endorsements Memorandum.pdf

# **Property & Casualty Transmittal Document**

1.	Reserved for Insurance Dept. Us	se Only		2. Ins	urance [	Оер	artment Us	se or	nly	
				a. Da	te the filir	ng is	s received:			
				b. An	alyst:					
				c. Dis	position:					
				d. Da	te of disp	osit	tion of the fil	ling:		
				e. Eff	ective da	te o	of filing:			
					New Bu	ısin	ess			
					Renewa	al B	usiness			
				f. Sta	te Filing	#:				
				g. SE	RFF Filin	g #	:			
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	Cuarra Nama								Croun	NAIC #
3.	Group Name Travelers								3548	NAIC#
					1		T		1	T-
4.	Company Name(s)				Domicil	е	NAIC #	FE	EIN#	State #
	Travelers Casualty and Surety	Company	of A	merica	CT		31194	06		
								09	07370	
E	Commony Tracking Number			2000 4	1.0402					
5.	Company Tracking Number			2008-1	1-0102					
	Company Tracking Number	rate Office	r(s)	<u> </u>	1-0102 e toll-free	nur	mber]			
	ntact Info of Filer(s) or Corpor Name and address	Title	r(s)	[include	toll-free		FAX#			mail
Cor	ntact Info of Filer(s) or Corpor Name and address Michelle Smith Cotto	Sr. Title		[include	toll-free				nsmithco	mail o@traveler
Cor	ntact Info of Filer(s) or Corpor Name and address Michelle Smith Cotto One Tower Sq. 2S2B	Title Sr. Regulatory		[include	toll-free		FAX#			
Cor	ntact Info of Filer(s) or Corpor Name and address Michelle Smith Cotto One Tower Sq. 2S2B	Sr. Title		[include	toll-free		FAX#		nsmithco	
Cor	ntact Info of Filer(s) or Corpor Name and address Michelle Smith Cotto One Tower Sq. 2S2B	Title Sr. Regulatory		[include	toll-free		FAX#		nsmithco	
Cor	ntact Info of Filer(s) or Corpor Name and address Michelle Smith Cotto One Tower Sq. 2S2B	Title Sr. Regulatory		[include	toll-free		FAX#		nsmithco	
Cor	ntact Info of Filer(s) or Corpor Name and address Michelle Smith Cotto One Tower Sq. 2S2B	Title Sr. Regulatory		[include	toll-free none #s 7-2345	860	FAX # 0-277-3937		nsmithco	
Cor 6.	ntact Info of Filer(s) or Corpor Name and address Michelle Smith Cotto One Tower Sq. 2S2B	Title Sr. Regulatory		[include	toll-free	860	FAX # 0-277-3937		nsmithco	
Cor 6.	Mame and address Michelle Smith Cotto One Tower Sq. 2S2B Hartford, CT 06183	Title Sr. Regulatory Analyst		[include Teleph 860-277	toll-free none #s 7-2345	860 Mu	FAX # 0-277-3937		nsmithco	
7. 8.	Name and address Michelle Smith Cotto One Tower Sq. 2S2B Hartford, CT 06183  Signature of authorized filer Please print name of authorize	Title Sr. Regulatory Analyst	<b>y</b>	[include Teleph 860-277	e toll-free none #s 7-2345	860	FAX # 0-277-3937		nsmithco	
7. 8. Filin 9.	Name and address Michelle Smith Cotto One Tower Sq. 2S2B Hartford, CT 06183  Signature of authorized filer Please print name of authorize ng information (see General In	Title Sr. Regulatory Analyst  d filer  nstructions	for 17.	[include Teleph 860-277	e toll-free none #s 7-2345	860	FAX # 0-277-3937		nsmithco	
7. 8. Filin 9.	Name and address Michelle Smith Cotto One Tower Sq. 2S2B Hartford, CT 06183  Signature of authorized filer Please print name of authorize ng information (see General In Type of Insurance (TOI) Sub-Type of Insurance (Sub	Title Sr. Regulatory Analyst  d filer nstructions	for 17.	[include Teleph 860-277 Michelle descripti 0019 0019	e toll-free none #s 7-2345	860	FAX # 0-277-3937		nsmithco	
7. 8. Filin 9. 10.	Name and address Michelle Smith Cotto One Tower Sq. 2S2B Hartford, CT 06183  Signature of authorized filer Please print name of authorize ng information (see General In Type of Insurance (TOI) Sub-Type of Insurance (Sub-State Specific Product code(	Title Sr. Regulatory Analyst  d filer nstructions  -TOI) (s) (if	for 17.	[include Teleph 860-277 Michelle descripti 0019 0019	e toll-free none #s 7-2345	860	FAX # 0-277-3937		nsmithco	
7. 8. Filin 9. 10.	Name and address Michelle Smith Cotto One Tower Sq. 2S2B Hartford, CT 06183  Signature of authorized filer Please print name of authorize ng information (see General In Type of Insurance (TOI) Sub-Type of Insurance (Sub- State Specific Product code( applicable)[See State Specific Requ	Title Sr. Regulatory Analyst  d filer nstructions  -TOI) s) (if uirements]	for 17.	Michelle description	e toll-free none #s 7-2345	860	FAX # 0-277-3937		nsmithco	
7. 8. Filin 9. 10. 11.	Name and address Michelle Smith Cotto One Tower Sq. 2S2B Hartford, CT 06183  Signature of authorized filer Please print name of authorize ng information (see General In Type of Insurance (TOI) Sub-Type of Insurance (Sub- State Specific Product code( applicable)[See State Specific Requ Company Program Title (Mar	Title Sr. Regulatory Analyst  d filer nstructions  -TOI) s) (if uirements]	for 17.	[include Teleph 860-277 Michelle descripti 0019 0019	s toll-free none #s 7-2345 Smith Cons of the	860	FAX # 0-277-3937	S	nsmithco s.com	o@traveler
7. 8. Filin 9. 10. 11.	Name and address Michelle Smith Cotto One Tower Sq. 2S2B Hartford, CT 06183  Signature of authorized filer Please print name of authorize ng information (see General In Type of Insurance (TOI) Sub-Type of Insurance (Sub- State Specific Product code( applicable)[See State Specific Requ	Title Sr. Regulatory Analyst  d filer nstructions  -TOI) s) (if uirements]	for 17.	[include Teleph 860-277 Michelle descripti 0019 0019 A ap+ Rate/Lo	s toll-free none #s 7-2345 Se Smith Cons of the loss Cost	MM cotto	FAX # 0-277-3937	Rate	es/Rules	o@traveler
7. 8. Filin 9. 10. 11.	Name and address Michelle Smith Cotto One Tower Sq. 2S2B Hartford, CT 06183  Signature of authorized filer Please print name of authorize ng information (see General In Type of Insurance (TOI) Sub-Type of Insurance (Sub- State Specific Product code( applicable)[See State Specific Requ Company Program Title (Mar	Title Sr. Regulatory Analyst  d filer nstructions  -TOI) s) (if uirements]	for 17.	[include Teleph 860-277 Michelle descripti 0019 0019	s toll-free none #s 7-2345 Smith Cons of the cons Cons	sotto ese	FAX # 0-277-3937  e fields)  Rules  ation Rates/	Rate	es/Rules	o@traveler
7. 8. Filin 9. 10. 11.	Name and address Michelle Smith Cotto One Tower Sq. 2S2B Hartford, CT 06183  Signature of authorized filer Please print name of authorize ng information (see General In Type of Insurance (TOI) Sub-Type of Insurance (Sub- State Specific Product code( applicable)[See State Specific Requ Company Program Title (Mar	Title Sr. Regulatory Analyst  d filer nstructions  -TOI) s) (if uirements]	for   17.   17.   N/A	[include Teleph 860-277 Michelle descripti 0019 0019 A ap+ Rate/Lo	s toll-free none #s 7-2345 Se Smith Cons of the cons Cons wal Combined	sotto ese	FAX # 0-277-3937  e fields)  Rules  ation Rates/er (give des	Rate	es/Rules	o@traveler
7. 8. Filir 9. 10. 11. 12.	Name and address Michelle Smith Cotto One Tower Sq. 2S2B Hartford, CT 06183  Signature of authorized filer Please print name of authorize ng information (see General In Type of Insurance (TOI) Sub-Type of Insurance (Sub State Specific Product code( applicable)[See State Specific Requ Company Program Title (Mark Filing Type	Title Sr. Regulatory Analyst  d filer nstructions  -TOI) s) (if uirements]	for   17.   17.   N/A	[include Teleph 860-277 Michelle descripti 0019 0019 A ap+ Rate/Lo Forms Withdra w: 1/21/2	s toll-free none #s 7-2345 Se Smith Cons of the cons Cons wal Combined	sotto ese	FAX # 0-277-3937  e fields)  Rules  ation Rates/er (give des	Rate	es/Ruleses/Formation)	o@traveler

Effective	March	1	2007

17. Reference Organization # & Title	N/A
18. Company's Date of Filing	12/22/08
19. Status of filing in domicile	Not Filed ⊠ Pending ☐ Authorized ☐ Disapproved

# **Property & Casualty Transmittal Document—**

20. This filing transmittal is part of Company Tracking #	2008-11-0102

**21. Filing Description** [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

2008-11-0102 Wrap+ for Health Care Organizations

Other Liability Form Filing

Travelers Casualty and Surety Company of America

3548-31194 06-0907370

In compliance with the insurance laws and regulations of your state, we submit an enhancement to our current Wrap+ for Health Care Organizations, which was approved by your department on June 1, 2008, under our company filing number 2007-11-0007 and department file number TRVE-125519954.

This filing consists of several new endorsements for general use with our Wrap+ for Health Care Organizations program. The submitted endorsements broaden coverage and will be offered and issued at the insured's option.

Please refer to the enclosed memo which illustrates the usage of the forms.

There is no rating impact as a result of this filing.

The following are enclosed to facilitate your review:

- Form listing and final prints of the form;
- Applicable state filing forms and fees.

We propose to implement this filing with an effective date of January 21, 2009 for both new business and renewals.

22. If a state requires you to show how you calculated your filing fees, place that calculation below	]
Check #: Amount:	

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

# FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
(Do <u>not</u> refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #				2008-11-0102		
2.	This filing corresponds to (Company tracking number o		N/A				
3.	/Description/Synapsis Include edition or		Replacement or Withdrawn?		,	Previous state filing number, if required by state	
01	Amend Other Insurance and Indemnification Condition Endorsement		□ New     □ Replacer     □ Withdraw				
02	Amend Severability of Excl. Endorsement	HCD-7029 Ed. 12- 2008	<ul><li>New</li><li>Replacer</li><li>Withdraw</li></ul>				
03	HIPAA Violation Coverage Retention Applicable to Def. Expenses Only Endt.		<ul><li>New</li><li>Replacer</li><li>Withdraw</li></ul>				
04	Amend Other Insurance Condition Endorsement	HCE-7010 Ed. 11- 2008	□ New     □ Replacer     □ Withdray				
05	Amend Definition of Outside Entity Endorsement	LIA-7193 Ed. 10- 2008	<ul><li>New</li><li>Replacer</li><li>Withdraw</li></ul>				
06	Insuring Agreement A. Non-Rescindability Endt.	LIA-7195 Ed. 11- 2008	New     Replacer     Withdray				
07			☐ New ☐ Replacer ☐ Withdraw				
08			New Replacer Withdray				



One Tower Square, S202B Hartford, CT 06183

December 22, 2008

Honorable Mike Pickens Commissioner of Insurance Arkansas Insurance Dept 1200 West Third Street Little Rock, AR 72201-1904

2008-11-0102 Wrap+ for Health Care Organizations Other Liability Form Filing

Travelers Casualty and Surety Company of America

3548-31194 06-0907370

Michelle Smith Cotto

Phone: (860) 277-2345 FAX: (866) 235-4951

msmithco@travelers.com

**Products** 

Email:

Travelers Bond and Financial

In compliance with the insurance laws and regulations of your state, we submit an enhancement to our current Wrap+ for Health Care Organizations, which was approved by your department on June 1, 2008, under our company filing number 2007-11-0007 and department file number TRVE-125519954.

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We propose to implement this filing with an effective date of January 21, 2009 for both new business and renewals.

Should you have any questions, please feel free to call me at (860) 277-2345.

Regards,

Michaele Smith Cotto

- HCD-7026 10-2008 AMEND OTHER INSURANCE AND INDEMNIFICATION CONDITION

   amends the Other Insurance and Indemnification condition to clarify that the policy will sit as excess insurance additionally over any scheduled other insurance and indemnification
- HCD-7029 12-2008 AMEND SEVERABILITY OF EXCLUSION ENDORSEMENT amends the Severability of Exclusions condition so the conduct or knowledge specified by specific roles (rather than the Executive Officer) shall be imputed to the Insured Organization
- HCD-7030 12-2008 HIPAA VIOLATION COVERAGE RET. APPLICABLE TO DEF. EXP. ONLY ENDORSEMENT – amends the policy so that coverage for HIPAA violations are only applicable for Defense Expenses
- HCE-7010 10-2008 AMEND OTHER INSURANCE CONDITION ENDORSEMENT amends the Other Insurance condition to clarify that the policy will sit as excess insurance additionally over any scheduled other insurance
- LIA-7193 10-2008 AMEND DEFINITION OF OUTSIDE ENTITY ENDORSEMENT amends the definition of Outside Entity to allow for scheduled entities
- LIA-7195 11-2008 INSURING AGREEMENT A. NON-RESCINDABILITY ENDORSEMENT amends the policy so that Insuring Agreement A. is non-rescindable